Case 17-10026-ref Doc 45 Filed 08/16/17 Entered 08/17/17 01:12:55 Desc Imaged

Certificate of Notice Page 1 of 4 United States Bankruptcy Court Eastern District of Pennsylvania

In re: Darcy James Calkins Katherine Calkins Debtors

Case No. 17-10026-ref Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4 User: Lisa Page 1 of 1 Date Rcvd: Aug 14, 2017

Form ID: pdf900 Total Noticed: 2

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2017.

db/jdb +Darcy James Calkins, Katherine Calkins, 478 East Main Street, Kutztown, PA 19530-1217 +Orion (Met-Ed), c/o PRA Receivables Management, LLC, PO Box 41021, cr Norfolk, VA 23541-1021

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. TOTAL: 0

***** BYPASSED RECIPIENTS *****

TOTAL: 0 NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank, P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2017 at the address(es) listed below:

ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com FREDERICK L. REIGLE JAMES L. DAVIS on behalf of Joint Debtor Katherine Calkins jldavis.davislaw@gmail.com,

srauenzahn.davislaw@gmail.com JAMES L. DAVIS on behalf of Debtor Darcy James Calkins jldavis.davislaw@gmail.com, srauenzahn.davislaw@gmail.com

LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

on behalf of Creditor MATTEO SAMUEL WEINER Colonial Savings, F.A. bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

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IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Darcy James Calkins Katherine Calkins		CHAPTER 13
	Debtors	
COLONIAL SAVINGS, F.A.	Movant	NO. 17-10026 REF
vs.		110.17 10020 1031
Darcy James Calkins Katherine Calkins		
	Debtors	11 U.S.C. Section 362
Frederick L. Reigle	Trustee	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

 The post-petition arrearage on the mortgage held by the Movant on the Debtors' residence is \$13,884.54, which breaks down as follows;

Post-Petition Payments:

February 1, 2017 to August 1, 2017 at \$1,836.22/month

Fees & Costs:

\$1,031.00

Total Post-Petition Arrears

\$13,884.54

- 2. The Debtors shall cure the aforesaid arrearage in the following manner:
- a). Within seven (7) days of the of the Court Order approving of and/or granting this stipulation, Debtors shall file an Amended Chapter 13 Plan that provides for plan payments to cure the post-petition arrearage stated above, together with the pre-petition arrearage, as set forth in Movant's proof of claim;
- b). Movant shall file an Amended or Supplemental Proof of Claim to include the postpetition arrears of \$13,884.54 along with the pre-petition arrears;
- c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.
- 3. Beginning with the payment due September 1, 2017 and continuing thereafter, Debtors shall pay the contractual monthly mortgage payments of \$1,836.02 (or as adjusted under the mortgage) when due, on or before the first (1st) day of each month (with late charges to be assessed after the 15th of the month).
- Should Debtors provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

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5. In the event that the payments under Section 3 above are not tendered pursuant to the terms

of this stipulation, Movant shall notify Debtors and Debtors' attorney of the default in writing and the

Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtors should fail to

cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court, upon

which the Court shall enter an Order granting relief from the automatic stay and waiving the stay provided

by Bankruptcy Rule 4001(a)(3), which the parties hereby agree to waive with respect to any such Order.

The Order shall be in the form set forth in the proposed form of Order filed with the instant Motion for

Relief, or in a form substantially similar. ("Movant" in this paragraph and hereinafter refers to Movant or

to any of its successors or assignees, should the claim be assigned or transferred.)

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the

Court, upon which the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this stipulation shall

be null and void, and is not binding upon the parties.

The provisions of this stipulation do not constitute a waiver by Movant of its right to seek

reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms

of the mortgage, loan documents, and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

August 7, 2017 Date:

By: /s/ Matteo S. Weiner, Esquire Matteo S. Weiner, Esquire KML Law Group, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106-1532 (215) 627-1322 FAX (215) 627-7734

Attorneys for Movant

x 1-17

mes L. Davis, Esquire

ettorney for Debtors

Frederick L. Reigle

Chapter 13 Trustee

Case No. 17-10026	Stipulation	Page 3 of 3
Approved by the Court this day of		, 2017. However, the court retains
discretion regarding entry of any further	order.	1110 - 1
Date: August 14, 2017	W -	NME TIL
	Bankrup	tcy Judge
	Richard	F. Fehling